

BY BARNUM.]

[HOUSE FILE No. 687.

## A BILL

FOR AN ACT AMENDATORY OF SECTION 3, OF CHAPTER 211, OF THE LAWS OF  
THE EIGHTEENTH GENERAL ASSEMBLY, RELATING TO INSURANCE AND  
FIRE INSURANCE COMPANIES.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section 3, of chapter 211, of the laws of the Eighteenth General Assem-  
2 bly, be and the same is hereby amended by adding thereto after the word "notwithstand-  
3 ing" in the 23 line of said section, the following words: "*Provided, further,* that no mis-  
4 representation of fact in any application contained, shall operate to avoid the policy in case  
5 of loss, unless such misrepresentation should have been knowingly and intentionally made by  
6 the assured with the actual intent to defraud the insurance company. And every policy  
7 hereafter issued or allowed to remain uncanceled by any insurance company after the  
8 taking effect of this act shall raise a conclusion presumptive against such company, of an  
9 assent to the incorporation of such an agreement in the policy, anything therein contained  
10 or in the application contained to the contrary notwithstanding."

SEC. 2. This act being deemed of immediate importance shall take effect and be in force  
2 from and after its passage and publication in the Iowa State Register and the Des Moines  
3 Leader, newspapers published at Des Moines, Iowa.